

Certificate Number: 05701-CAN-DE-008413971

Bankruptcy Case Number: 09-12926

CERTIFICATE OF DEBTOR EDUCATION

I certify that on September 20, 2009, at 3:03 o'clock PM MST,

DAN V HO completed a course on personal financial
management given by internet by

50-30-20 MoneyPlan,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Northern District of California.

Date: September 21, 2009

By /s/Orsolya K Lazar

Name Orsolya K Lazar

Title Certification Manager